

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Karen Ann Royer
 Debtor

Case No. 18-16624-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Jan 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2019.

db	+Karen Ann Royer, 321 E. Market Street, Bethlehem, PA 18018-6320
14235908	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14238258	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14208355	+Wells Fargo/Flooring Solution, Attn: Bankruptcy, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr +E-mail/PDF: gecsed@recoverycorp.com Jan 25 2019 02:38:09 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2019 at the address(es) listed below:

KEVIN G. MCDONALD	on behalf of Creditor	Quicken Loans Inc. bkgroup@kmlawgroup.com
SCOTT WATERMAN	ECFmail@fredreiglechl3.com,	ECF_FRPA@Trustee13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	
WILLIAM MILLER*R	on behalf of Trustee WILLIAM MILLER*R	ecfemail@FredReigleCh13.com,
	ECF_FRPA@Trustee13.com	
ZACHARY ZAWARSKI	on behalf of Debtor Karen Ann Royer	zzawarski@zawarskilaw.com

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

IN RE:	:	CHAPTER 13
	:	
KAREN ANN ROYER	:	Case No. 18-16624-ref
Debtor	:	
	:	
	:	

ORDER

Upon consideration of Debtor's Objection to Proof of Claim No. 4 filed by Wells Fargo Bank, N.A. and after Notice and an opportunity for a hearing, IT IS HEREBY **ORDERED** that the Clerk shall amend the Claims Register to reflect that the claim is **DISALLOWED** as a secured claim, but **ALLOWED** as a general unsecured claim.

Date: 1/24/19



ERIC L. FRANK
U.S. Bankruptcy Judge
for Richard E. Fehling
Chief U.S. Bankruptcy Judge

Distribution List:

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Bethlehem, PA 18017

William C. Miller
Interim Chapter 13 Trustee
2901 St. Lawrence Ave.
P.O. Box 4010
Reading, PA 19606

United States Trustee
Office of the U.S. Trustee
833 Chestnut Street
Suite 500
Philadelphia, PA 19107

Wells Fargo Bank, N.A.
PO Box 10438
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Des Moines, IA 50306-0438